

Information to identify the case:

Debtor 1	<u>Adina N Williams</u>	Social Security number or ITIN	xxx-xx-3059
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-24455-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Adina N Williams

4/12/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Adina N Williams
 Debtor

Case No. 18-24455-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 35

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db	+Adina N Williams, 863 Ternay Ave, Scotch Plains, NJ 07076-2128
aty	+Rabinowitz Lubetkin & Tully L.L.C., 293 Eisenhower Parkway, Suite 100, Livingston, NJ 07039-1711
cr	+Thrift Investment Corporation, PO Box 538, Fords, NJ 08863-0538
517653477	Bayview Loan Svcing, P.O. Box 650091, Dallas, TX 75265-0091
517653479	Check and Go, 100 Commercial Dr, Fairfield, OH 45014-5556
517779347	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517653487	+Thrift Investment, 720 King George Rd, Fords, NJ 08863-1985
517731706	+Thrift Investment Corporation, 720 King George's Post Rd, PO Box 538, Fords, NJ 08863-0538
517653488	+Township of Scotch Plains, Sewer Dept., 430 Park Ave, Scotch Plains, NJ 07076-1716
517653489	+Toyota Motor Credit, 6565 Headquarters Dr, Plano, TX 75024-5965
517653490	+UNION COUNTY SHERIFF'S OFFICE, COUNTY ADMIN BLDG, 1ST FL, 10 ELIZABETHTOWN PLAZA, RE: F-024933-17, Elizabeth, NJ 07202-3451
517653491	US Dept. of Education, Direct Loan Servicing Center, P.O. Box 5609, Greenville, TX 75403-5609
517653492	+Walden University, 100 Washington Ave S. Ste 900, Minneapolis, MN 55401-2511
517769108	Wilmington Savings Fund Society, c/o FCI Lender Services, Inc., P.O. Box 27370, Anaheim, CA 92809-0112

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: BNC@magtrustee.com Apr 13 2019 00:58:54 Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2019 00:58:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2019 00:58:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
intp	E-mail/Text: BNC@magtrustee.com Apr 13 2019 00:58:54 Marie-Ann Greenberg, 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550
cr	+EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517766721	+EDI: ATLASACQU.COM Apr 13 2019 04:23:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
517653478	EDI: CAPITALONE.COM Apr 13 2019 04:23:00 CAPITAL ONE BANK, P.O. BOX 85015, Richmond, VA 23285-5015
517699327	EDI: CAPITALONE.COM Apr 13 2019 04:23:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517753640	EDI: BL-BECKET.COM Apr 13 2019 04:23:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517653480	+EDI: CRFRSTNA.COM Apr 13 2019 04:23:00 Credit First, P.O. Box 81344, Cleveland, OH 44188-0001
517653481	EDI: RCSFNBMARIN.COM Apr 13 2019 04:23:00 Credit One Bank, P.o. Box 98873, Las Vegas, NV 89193-8873
517653482	EDI: IRS.COM Apr 13 2019 04:23:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517653483	EDI: CBSKOHL'S.COM Apr 13 2019 04:23:00 KOHL'S, P.O. BOX 3043, Milwaukee, WI 53201-3043
517653483	E-mail/Text: bncnotices@becket-lee.com Apr 13 2019 00:57:28 KOHL'S, P.O. BOX 3043, Milwaukee, WI 53201-3043
517726425	+EDI: MID8.COM Apr 13 2019 04:23:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517653484	E-mail/Text: bankruptcypgl@plaingreenloans.com Apr 13 2019 00:58:36 Plain Green, 93 Mack Rd, Ste 600, Box Elder, MT 59521
517695530	EDI: Q3G.COM Apr 13 2019 04:23:00 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
517653486	EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965060, Re: Lens Crafters, Orlando, FL 32896-5060
517653485	EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965060, Re: PC Richards & Sons, Orlando, FL 32896-5060
517655236	+EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517751843	EDI: BL-TOYOTA.COM Apr 13 2019 04:23:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517757357	+EDI: AIS.COM Apr 13 2019 04:23:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, Acting Not in its Individual capacity but solely as trustee for SouthSide NSP Trust 2017-6
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com

Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com

John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com

Richard Obuch on behalf of Debtor Adina N Williams robuchesq@msn.com, robuch@msn.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9